Appl. No. 09/691,553
Amdt. dated August 25, 2004
Reply to Office Action of April 8, 2004

<u>Remarks</u>

The present amendment responds to the Official Action dated April 8, 2004. The Official Action objected to the specification for omitting a *Cross-Reference to Related Applications* section and a *Field of the Invention* section. Claims 1 and 11 were objected to for purportedly being unclear. The Official Action rejected claims 2 and 3 under 35 U.S.C. §112, first paragraph for purportedly being single means claims. Claims 1, 11, 13, and 14 were rejected under 35 U.S.C. §102(e) based on Chen et al. U.S. Patent No. 6,195,694 (Chen). Claim 12 was rejected under 35 U.S.C. §103(a) based on Chen in view of Muftic U.S. Patent No. 5,850,442 (Muftic). Claim 16 was rejected under 35 U.S.C. §103(a) based on Chen in view of "Official Notice." These grounds of rejection are addressed below following a brief discussion of the present invention to provide context.

Claims 1-3, 6, 8-11, 14, 15, and 16 have been amended to be more clear and distinct. Claims 4 and 5 have been canceled without prejudice. Claims 17 and 18 has been newly added. Claims 1-3 and 6-18 are presently pending.

The Present Invention

Owners of ATMs, typically financial institutions, sometimes attempt to offset the high cost of owning and maintaining an ATM by renting out screen space to third parties, such as vendors, for displaying advertisements for goods and services provided by the third party. Third parties lease screen space because it enables them to advertise their goods and services to ATM customers without having the expense of owning and maintaining an ATM.

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One problem associated with renting out screen space to third parties is that the ATM application that controls the flow of screens presented to a user of the ATM is very complex making it very difficult and time consuming to modify the application to integrate ever changing advertisements. Another problem associated with renting out screen space to third parties is that the third party is not able to access peripherals within the ATM such as the printer, card reader, currency deposit module or the like. Prior approaches to these problems include providing a generic kiosk whose personality is determined by an application downloaded over a network. In such an approach, it is possible to download an unauthorized ATM application which could compromise the security of the ATM's peripherals such as the cash dispenser.

The present invention addresses these problems by embedding a web browser function into a resident ATM application or resident terminal application and dividing the ATM screen into two areas, for example, an advertising area and an ATM transaction area. It should be noted that the term "resident" as used herein means stored and executed. The information displayed in the advertising area is controlled by a third party and the information displayed in the ATM transaction area is controlled by the resident terminal application. The embedded web browser component controls the advertising area of the self service terminal. The generation of information displayed in the advertising area such as a web page is controlled by the third party. By having the terminal application resident on the self service terminal and controlled by the owner of the self service terminal, the present invention advantageously protects the self service terminal from downloading an unauthorized terminal application. Upon activation of the advertising area, the second allocated area of the screen may be enlarged. For example, it can be

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increased upon customer request to substantially the full display area for displaying content such

as advertisements or providing interaction with advertiser applications such as an airline ticketing

application. Alternatively, its size can be minimized when a customer selects a financial

transaction.

Amendment to Add a Cross-Reference to Related Applications Section to the Specification

At page 1, line 1, a *Cross-Reference to Related Applications* section has been added to

claim priority of the corresponding foreign application filed in Great Britain.

Amendment to Add a Background of the Invention Section to the Specification

At page 1, line 7, the specification has been amended to add a *Background of the*

Invention section.

Amendment to the Invention Title of the Specification

Although the Examiner is thanked for his suggestion regarding the title of the invention,

the title of the invention has been amended in an alternative manner to more clearly describe the

invention.

Objections to Claims 1 and 11

Although the applicants do not acquiesce in these clarity objections, claims 1 and 11 have

been amended to be more clear and distinct. The objected to limitations of claim 1 have been

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removed. New claim 17 contains the objected to limitations with modifications to make more

clear that the remote server stores the server application and that the server application, when

executed, issues command requests to the terminal application. Claim 11 has been amended

clarify that the remote server is storing the server application at the remote server.

Section 112, first paragraph, Objection to Claims 2 and 3

With regard to dependent claim 2, the applicants respectfully disagree with the single

means claim objection. Dependent claim 2 further defines "one or more peripherals." Each of

the one or more peripherals contained in the self-service terminal are accessed through command

requests issued by the server application to the terminal application. By claim 2 inheriting all the

limitation of independent claims 1 and 17, when a server application accesses a user input means,

the server application issues command requests to the terminal application for accessing the user

input means. Therefore, the server application cooperates with the input means.

With regards to dependent claim 3, claim 3 has been amended to more clearly show

cooperation with the means for receiving files conforming to a page description language with

information in the form of page description language being sent by the server application.

The Art Rejections

As addressed in greater detail below, Chen and Muftic do not support the Official

Action's reading of them and the rejections based thereupon should be reconsidered and

withdrawn. Further, the applicants do not acquiesce in the analysis of Chen and Muftic made by

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the Official Action and respectfully traverses the Official Action's analysis underlying its

rejections.

Claims 1, 11, 13, and 14 were rejected under 35 U.S.C. §102(e) based on Chen. Chen

describes a reconfigurable kiosk having a known web browser which executes various

applications. Applications such as financial and advertising are downloaded upon a user

selection from a server onto the kiosk in order to reconfigure the kiosk to operate according to

the downloaded application. Chen, col. 5, line 45 – col. 6, line 4. The downloaded applications

are typically Java® applet applications which execute in the web browser and are stored on the

server. See Chen, Fig. 4. As a result, an application which executes on the kiosk is executed

through the web browser and thus the web browser controls the entire kiosk screen. Chen, col. 5,

lines 46-64. See also Chen, Fig. 3 and col. 7, lines 63-65. Thus, Chen's kiosk is potentially

subject to the security concerns addressed by the present application and effectively teaches away

from the invention as presently claimed.

Unlike Chen, the present invention provides a self service terminal having a terminal

application which controls a first area of a self service terminal display screen and an embedded

web browser component. The embedded web browser component controls a second area of the

display screen to display third party information. The terminal application is resident on the self

service terminal. By the terminal application being resident on the self service terminal, the

present invention advantageously removes the possibility of downloading an unauthorized

terminal application.

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The generation of the third party information is controlled by a third party or parties.

Upon customer selection of the second area, the second area becomes activated and expands. For

example, it may expand to cover substantially cover the full display area. Claim 1, as presently

amended, reads as follows:

> 1. A self-service terminal comprising:
> a display for displaying information on a screen, the screen having a first area and a second area; and
> a terminal application for controlling the display, the terminal application having an embedded web browser, said terminal application being resident on the self-service terminal to effect a financial transaction, the terminal application controlling the first area to display financial information associated with the financial transaction and the embedded web browser controlling the second area to display third party information retrieved from a remote server, upon selection of the second area, the second area becomes activated and expands. (emphasis added)

Chen does not disclose and does not make obvious a "terminal application having an

embedded web browser" as presently claimed. Chen does not disclose and does not make

obvious a "terminal application being resident on the self-service terminal to effect a financial

transaction," as presently claimed. (emphasis added) Chen does not disclose and does not make

obvious "the terminal application controlling the first area to display financial information

associated with the financial transaction and the embedded web browser controlling the second

area to display third party information retrieved from a remote server," as presently claimed.

Chen does not disclose and does not make obvious expanding the second area upon selection of

the second area as presently claimed. See also claims 11 and 14 as presently amended.

Chen merely describes a generic kiosk whose personality is determined by one or more

downloaded applications. Without a downloaded application, Chen's kiosk apparently cannot

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complete a transaction such as a presently claimed financial transaction. Chen appears to be exposed to a potential security flaw if an unauthorized financial application is downloaded over the Internet.

With regard to claim 13, the Official Action relies on Chen at col. 5, line 26 – col. 6, line 44 where it describes a person configuring an application at the kiosk machine as purportedly disclosing the limitation "at least one user interface application being controlled by the owner of the terminal." Applicants respectfully disagree. The cited portion of text describes a user selecting an application for which the kiosk is to be configured and the browser interacts with one or more web servers on a network to fetch one or more configuration sets or applications. The cited portion of text also describes an application owner who configures the kiosk, presumably in the same manner as the user above. In either case, Chen does not disclose and does not make obvious "at least one user interface application being controlled by the owner of the terminal" as claimed in claim 13. Unlike Chen, by having at least one user interface application controlled by the owner of the self service terminal, the present invention is advantageously protected from downloading an unauthorized user interface application.

Dependent claim 12 was rejected under 35 U.S.C. §103(a) based on Chen in view Muftic and dependent claim 16 was rejected under 35 U.S.C. §103(a) based on Chen in view "Official Notice." Specifically, the Official Action takes Official Notice of both the concept and advantages of halting the server application and presenting the terminal application as well known in the art. The applicants respectfully disagree and request the citation of a reference or references which disclose the concept and advantages in a self service terminal as claimed.
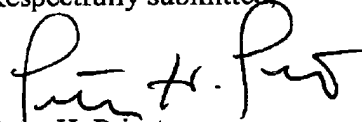
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Muftic and the purported "Official Notice" fail to cure the deficiencies of Chen described above.

Since claims 12 and 16 depend from and contain all the limitations of independent claims 11 and

14, respectfully, as presently amended, claims 12 and 16 distinguish from the references in the

same manner as claims 11 and 14.

Conclusion

All of the presently pending claims, as amended, appearing to define over the applied

references, withdrawal of the present rejection and prompt allowance are requested.

Respectfully submitted,

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